

STATE MS - DESOTO COO  
JTG

STATE OF Tennessee  
COUNTY OF Shelby

The actual consideration or value, whichever is greater, for this transfer is \$128,500.00.

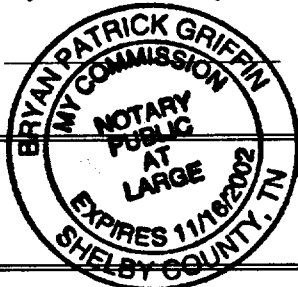
Subscribed and sworn to before me, this 22nd day of OCTOBER, 2001.

My Commission Expires:

Shelly R. Griffin  
Affiant

[Signature]  
Notary Public

BK 4/01 781



## WARRANTY DEED

THIS INSTRUMENT WAS PREPARED BY  
FIRST NATIONAL FINANCIAL TITLE SERVICES, INC.  
6685 POPLAR AVENUE  
SUITE 202  
GERMANTOWN, TN 38138  
901-737-4528

ADDRESS OF NEW OWNER:	SEND TAX BILLS TO:
NAME: GREGORY S. LOWDER	NAME: SOUTHMOR MORTGAGE CORPORATION
STREET ADDRESS: 1838 TIMBER WAY NORTH	STREET ADDRESS: 1255A LYNNFIELD, SUITE 236
CITY: HERNANDO STATE: MS	CITY: MEMPHIS STATE: TN
ZIP CODE: 38632 MAP & PARCEL NO. 3081-1211.0-00086.00	ZIP CODE: 38119

FOR AND IN CONSIDERATION OF THE SUM OF TEN DOLLARS, CASH IN HAND PAID BY THE HEREINAFTER NAMED GRANTEES, AND OTHER GOOD AND VALUABLE CONSIDERATIONS, THE RECEIPT OF WHICH IS HEREBY ACKNOWLEDGED, VICTOR K. DWYER AND WIFE ANNE D. DWYER HEREINAFTER CALLED GRANTORS, HAVE BARGAINED AND SOLD, AND BY THESE PRESENTS DO HEREBY TRANSFER AND CONVEY UNTO GREGORY S. LOWDER, AN UNMARRIED MAN, HEREINAFTER CALLED GRANTEE, THEIR HEIRS AND ASSIGNS, A CERTAIN TRACT OR PARCEL OF LAND, TOGETHER WITH ALL TENEMENTS, HEREDITAMENTS AND APPURTENANCES THERETO, LOCATED IN DESOTO COUNTY, STATE OF MISSISSIPPI, MORE PARTICULARLY DESCRIBED AS FOLLOWS:

LOT 86, SECTION C, NORTHWOOD HILLS SUBDIVISION, IN SECTION 12, TOWNSHIP 3 SOUTH, RANGE 8 WEST, AS SHOWN ON PLAT OF RECORD IN PLAT BOOK 66, PAGES 49-50, IN THE CHANCERY CLERK'S OFFICE OF DESOTO COUNTY, MISSISSIPPI, TO WHICH PLAT REFERENCE IS HEREBY MADE FOR A MORE PARTICULAR DESCRIPTION OF SAID PROPERTY.

BEING THE SAME PROPERTY CONVEYED TO VICTOR K. DWYER AND WIFE ANNE D. DWYER, FROM KIMBERLIN, INC., HEREIN BY DEED DATED MAY 30, 2001, AND RECORDED JUNE 1, 2001, IN BOOK 393, PAGE 371 CHANCERY CLERKS OFFICE FOR DESOTO COUNTY, MISSISSIPPI

THIS IS IMPROVED PROPERTY KNOWN AS 1838 TIMBER WAY NORTH, HERNANDO MS 38632.

TO HAVE AND TO HOLD THE SAID TRACT OR PARCEL OF LAND, WITH THE APPURTENANCE, ESTATE, TITLE AND INTEREST THERETO BELONGING TO THE SAID GRANTEES, THEIR HEIRS AND ASSIGNS, FOREVER; AND WE DO COVENANT WITH THE SAID GRANTEES THAT WE ARE LAWFULLY SEIZED AND POSSESSED OF SAID LAND IN FEE SIMPLE, HAVE A GOOD RIGHT TO CONVEY IT, AND THE SAME IS UNENCUMBERED, EXCEPT TO SUBDIVISION RESTRICTIONS, BUILDING LINES AND EASEMENTS OF RECORD IN PLAT BOOK 66, PAGES 49-50, IN THE CHANCERY CLERK'S OFFICE OF DESOTO COUNTY, MISSISSIPPI AND EXCEPT TO 2001 DESOTO COUNTY TAXES, A LIEN NOT NOW DUE AND PAYABLE WHICH THE GRANTEES HEREBY ASSUME AND AGREE TO PAY BY ACCEPTANCE OF THIS WARRANTY DEED; AND WE DO FURTHER COVENANT AND BIND OURSELVES, OUR HEIRS AND REPRESENTATIVES, TO WARRANT AND FOREVER DEFEND THE TITLE TO THE SAID LAND TO THE SAID GRANTEES, THEIR HEIRS AND ASSIGNS, AGAINST THE LAWFUL CLAIMS OF ALL PERSONS WHOMSOEVER. WHEREVER USED, THE SINGULAR NUMBER SHALL INCLUDE THE PLURAL, THE PLURAL THE SINGULAR, AND THE USE OF ANY GENDER SHALL BE APPLICABLE TO ALL GENDERS.

M30897

514

WITNESS MY HANDS THIS 22nd DAY OF OCTOBER, 2001.

Victor K. Dwyer  
VICTOR K. DWYER

Anne D. Dwyer  
ANNE D. DWYER

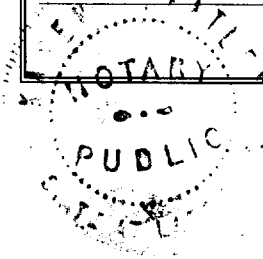
STATE OF Kentucky  
COUNTY OF Jefferson

On this 22nd day of OCTOBER, 2001, before me personally appeared VICTOR K. DWYER AND ANNE D. DWYER to me known to be the person(s) described in or proved to me on the basis of satisfactory evidence, and who executed the foregoing instrument, and who acknowledged the execution of the same to be their free act and deed.

Witness my hand and official seal.

My Commission Expires:  
Notary Public, State at Large, KY  
My commission expires Sept. 25, 2005

Barnes Wheatley  
Notary Public



=====

WARRANTY DEED

=====

GRANTEE:  
GREGORY S. LOWDER

1838 TIMBER WAY N.  
HERNANDO, MS 38632  
901-380-1993  
na

GRANTOR:  
VICTOR K. DWYER  
ANNE D. DWYER  
1917 TAFFETA  
LOUISVILLE, KY 40272  
502-935-9304  
na

First American Financial  
Trust Services, Inc.  
6113 Poplar Ave., Ste. 202  
Germantown, TN 38103